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AMERICAN GENERAL FINANCIAL SERVICES  
PO BOX 790370  
ST LOUIS, MO 63179-0370

AMERICAN GENERAL FINANCIAL SERVICES  
2149 W. JEFFERSON ST.  
JOLIET, OL 60435-6621

BANK OF AMERICA  
PO BOX 15019  
WILMINGTON, DE 19886-5019

BANK OF AMERICA  
PO BOX 15027  
WILMINGTON, DE 19850-5027

BEST BUY  
PO BOX 15521  
WILMINGTON, DE 19850-5521

BEST BUY HSBC RETAIL SERVICES  
PO BOX 17298  
BALTIMORE, MD 21297-1298

CAPITAL ONE  
PO BOX 105474  
ATLANTA, GA 30348-5474

CAPITAL ONE  
PO BOX 30273  
SALT LAKE CITY, UT 84130-0273

CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON, DE 19886-5153

CHASE  
PO BOX 15325  
WILMINGTON, DE 19886-5325

CHASE  
PO BOX 15153  
WILMINGTON, DE 19886-5153

CITIFINANCIAL  
PO BOX 6931  
THE LAKES, NV 88901-6931

CITIFINANCIAL  
PO BOX 70918  
CHARLOTTE, NC 28272-0918

CITIFINANCIAL  
3078 CATON FARM RD.  
JOLIET, IL 60435

CITIFINANCIAL  
605 MUNN ROAD  
PO BOX 70918  
CHARLOTTE, NC 28272-0918

CITIFINANCIAL RETAIL SERVICES  
PO BOX 22060  
TEMPE, AZ 85285-2060

CITIFINANCIAL RETAIL SERVICES  
PO BOX 183041  
COLUMBUS, OH 43218-3041

CUSTOMER SERVICE  
MD 1MOC2G-4050  
38 FOUNTAIN SQUARE PLAZA  
CINCINNATI, OH 45263

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CUSTOMER SERVICE  
PO BOX 30495  
TAMPA, FL 33630

DRESSBARN WFNNB  
PO BOX 659704  
SAN ANTONIO, TX 78265-9704

FIFTH THIRD BANK  
PO BOX 740789  
CINCINNATI, OH 45274-0789

FIFTH THIRD BANK  
PO BOX 740778  
CINCINNATI, OH 45274-0778

HOME DEPOT CREDIT SERVICES  
PO BOX 653000  
DALLAS, TX 75265-3000

HOME DEPOT CREDIT SERVICES  
PROCESSING CENTER  
DES MOINES, IA 50364-0500

KOHL'S  
PAYMENT CENTER  
PO BOX 2983  
MILWAUKEE, WI 53201-2983

PO BOX 5943  
SIOUX FALLS, SD 57117-5943

TURK FURNITURE  
PO BOX 3212  
EVANSVILLE, IN 47731-3212

VISA  
PO BOX 4521  
CAROL STREAM, IL 60197-4521

VON MAUR  
PO BOX 790298  
ST. LOUIS, MO  
63179-0298

VON MAUR  
6565 BRADY ST.  
DAVENPORT, IA 52806-2054

WELLS FARGO FINANCIAL  
PO BOX 98784  
LAS VEGAS, NV 89193-8784

WELLS FARGO FINANCIAL  
PO BOX 98791  
LAS VEGAS, NV 89193-8791

WELLS FARGO FINANCIAL  
135 SOUTH WEBER RD.  
BOLINGBROOK, IL 60490-1565

WELLS FARGO HOME MORTGAGE  
P.O. BOX 5296  
CAROL STREAM, IL 60197-5296

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re:

**JAMES ANDREW TOWNSEND  
MELINDA MARIE TOWNSEND**

Bankruptcy Case Number: \_\_\_\_\_

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors: \_\_\_\_\_

The above named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Dated: 1/13/2010

s/ JAMES ANDREW TOWNSEND

**JAMES ANDREW TOWNSEND**

Debtor

s/ MELINDA MARIE TOWNSEND

**MELINDA MARIE TOWNSEND**

Joint Debtor

<b>United States Bankruptcy Court</b> <b>Northern District of Illinois</b>						<b>Voluntary Petition</b>					
Name of Debtor (if individual, enter Last, First, Middle): <b>TOWNSEND, JAMES, ANDREW</b>						Name of Joint Debtor (Spouse) (Last, First, Middle): <b>TOWNSEND, MELINDA, MARIE</b>					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): <b>1311</b>						Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): <b>1459</b>					
Street Address of Debtor (No. & Street, City, and State): <b>718 CASEY DR.</b> <b>MINOOKA, IL</b>						Street Address of Joint Debtor (No. & Street, City, and State): <b>718 CASEY DR.</b> <b>MINOOKA, IL</b>					
<div style="display: flex; justify-content: space-between;"> <span>ZIP CODE</span> <span><b>60447</b></span> </div>						<div style="display: flex; justify-content: space-between;"> <span>ZIP CODE</span> <span><b>60447</b></span> </div>					
County of Residence or of the Principal Place of Business: <b>GRUNDY</b>						County of Residence or of the Principal Place of Business: <b>GRUNDY</b>					
Mailing Address of Debtor (if different from street address):						Mailing Address of Joint Debtor (if different from street address):					
<div style="display: flex; justify-content: space-between;"> <span>ZIP CODE</span> <span></span> </div>						<div style="display: flex; justify-content: space-between;"> <span>ZIP CODE</span> <span></span> </div>					
Location of Principal Assets of Business Debtor (if different from street address above):											
<div style="display: flex; justify-content: space-between;"> <span>ZIP CODE</span> <span></span> </div>											
<b>Type of Debtor</b> (Form of Organization) (Check <b>one</b> box.) <div style="margin-top: 10px;"> <input checked="" type="checkbox"/> Individual (includes Joint Debtors)  <i>See Exhibit D on page 2 of this form.</i> </div> <div style="margin-top: 5px;"> <input type="checkbox"/> Corporation (includes LLC and LLP)                 </div> <div style="margin-top: 5px;"> <input type="checkbox"/> Partnership                 </div> <div style="margin-top: 5px;"> <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)  <div style="border-bottom: 1px solid black; width: 100px; margin-top: 5px;"></div> </div>				<b>Nature of Business</b> (Check <b>one</b> box) <div style="margin-top: 5px;"> <input type="checkbox"/> Health Care Business                 </div> <div style="margin-top: 5px;"> <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B)                 </div> <div style="margin-top: 5px;"> <input type="checkbox"/> Railroad                 </div> <div style="margin-top: 5px;"> <input type="checkbox"/> Stockbroker                 </div> <div style="margin-top: 5px;"> <input type="checkbox"/> Commodity Broker                 </div> <div style="margin-top: 5px;"> <input type="checkbox"/> Clearing Bank                 </div> <div style="margin-top: 5px;"> <input type="checkbox"/> Other                 </div>				<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check <b>one</b> box) <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div> <input type="checkbox"/> Chapter 7  <input type="checkbox"/> Chapter 9  <input type="checkbox"/> Chapter 11  <input type="checkbox"/> Chapter 12  <input checked="" type="checkbox"/> Chapter 13                         </div> <div> <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding   <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding                         </div> </div>			
<div style="margin-top: 10px;"> <input type="checkbox"/> Tax-Exempt Entity                      (Check box, if applicable)                 </div> <div style="margin-top: 10px;"> <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code.)                 </div>				<b>Nature of Debts</b> (Check one box) <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div> <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as “incurred by an individual primarily for a personal, family, or household purpose.”                         </div> <div> <input type="checkbox"/> Debts are primarily business debts.                         </div> </div>							
<b>Filing Fee</b> (Check one box) <div style="margin-top: 5px;"> <input checked="" type="checkbox"/> Full Filing Fee attached                 </div> <div style="margin-top: 10px;"> <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b) See Official Form 3A.                 </div> <div style="margin-top: 10px;"> <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.                 </div>						<b>Chapter 11 Debtors</b> <b>Check one box:</b> <div style="margin-top: 5px;"> <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).                 </div> <div style="margin-top: 5px;"> <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).                 </div> <b>Check if:</b> <div style="margin-top: 5px;"> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.                 </div> <p>-----</p> <b>Check all applicable boxes</b> <div style="margin-top: 5px;"> <input type="checkbox"/> A plan is being filed with this petition                 </div> <div style="margin-top: 5px;"> <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).                 </div>					
<b>Statistical/Administrative Information</b> <div style="margin-top: 5px;"> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.                 </div> <div style="margin-top: 5px;"> <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.                 </div>										<b>THIS SPACE IS FOR COURT USE ONLY</b>	
Estimated Number of Creditors <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div><input checked="" type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> </div>											
<div style="display: flex; justify-content: space-between; font-size: 0.8em;"> <div>1-49</div> <div>50-99</div> <div>100-199</div> <div>200-999</div> <div>1,000-5,000</div> <div>5,001-10,000</div> <div>10,001-25,000</div> <div>25,001-50,000</div> <div>50,001-100,000</div> <div>Over 100,000</div> </div>											
Estimated Assets <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input checked="" type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> </div>											
Estimated Liabilities <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input checked="" type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> </div>											

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		<b>Document</b> <div> <div>Page 7 of 53</div> <div>Name of Debtor(s):</div> <div>JAMES ANDREW TOWNSEND, MELINDA MARIE TOWNSEND</div> </div>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet.)			
Location Where Filed: <b>NONE</b>		Case Number:	
Location Where Filed:		Case Number:	
Date Filed:		Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>NONE</b>		Case Number:	
District:		Date Filed:	
Relationship:		Judge:	
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).  <div> <div> <div>X</div> <div>/s James M. Durkee</div> </div> <div> <div>Signature of Attorney for Debtor(s)</div> <div>Date</div> </div> <div> <div>James M. Durkee</div> <div>1/13/2010</div> </div> <div> <div>6296297</div> </div> </div>	
<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No			
<b>Exhibit D</b> (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.  If this is a joint petition:  <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box) <div> <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.               <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate. general partner, or partnership pending in this District.               <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District. or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.             </div>			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes.) <div> <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following).   <div> <div>(Name of landlord that obtained judgment)</div> <div>(Address of landlord)</div> </div> <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and               <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.               <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).             </div>			

**Voluntary Petition**

(This page must be completed and filed in every case)

**Document**

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Name of Debtor(s).

**JAMES ANDREW TOWNSEND, MELINDA  
MARIE TOWNSEND****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X s/ JAMES ANDREW TOWNSEND**Signature of Debtor **JAMES ANDREW TOWNSEND****X s/ MELINDA MARIE TOWNSEND**Signature of Joint Debtor **MELINDA MARIE TOWNSEND**

Telephone Number (If not represented by attorney)

**1/13/2010**

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)☐ I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.**X Not Applicable**

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

**Signature of Attorney****X /s James M. Durkee**

Signature of Attorney for Debtor(s)

**James M. Durkee Bar No. 6296297**

Printed Name of Attorney for Debtor(s) / Bar No.

**Garretson Law Office**

Firm Name

**1802 N. Division St. Suite 201**

Address

**(815) 941-2825**

Telephone Number

**1/13/2010**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

**Not Applicable**

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X Not Applicable**

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.***Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X Not Applicable**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date



UNITED STATES BANKRUPTCY COURT  
Northern District of Illinois

In re **JAMES ANDREW TOWNSEND MELINDA  
MARIE TOWNSEND**

Debtor(s)

Case No.

*(if known)*

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the **180 days before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: s/ JAMES ANDREW TOWNSEND  
JAMES ANDREW TOWNSEND

Date: 1/13/2010

UNITED STATES BANKRUPTCY COURT  
Northern District of Illinois

In re **JAMES ANDREW TOWNSEND MELINDA**  
**MARIE TOWNSEND**  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the **180 days before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: **s/ MELINDA MARIE TOWNSEND**  
**MELINDA MARIE TOWNSEND**

Date: **1/13/2010**

B6A (Official Form 6A) (12/07)

In re: JAMES ANDREW TOWNSEND MELINDA MARIE TOWNSEND  
Debtors

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
718 CASEY DR. MINOOKA, IL 60447	Fee Owner	J	\$ 220,250.00	\$ 301,832.16
Total >			\$ 220,250.00	

(Report also on Summary of Schedules.)

B6B (Official Form 6B) (12/07)

In re **JAMES ANDREW TOWNSEND MELINDA MARIE TOWNSEND**  
Debtors

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	<b>X</b>			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>CHECKING AND SAVINGS, ACCTS AT CITIZENS FIRST NATIONAL BANK: 6251099; 5079799</b>		<b>183.40</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>ANTIQUES</b>		<b>1,000.00</b>
Household goods and furnishings, including audio, video, and computer equipment.		<b>APPLIANCES</b>		<b>600.00</b>
Household goods and furnishings, including audio, video, and computer equipment.		<b>FURNITURE</b>		<b>2,200.00</b>
Household goods and furnishings, including audio, video, and computer equipment.		<b>MISCELLANEOUS</b>		<b>1,000.00</b>
Household goods and furnishings, including audio, video, and computer equipment.		<b>TV, STEREO, COMPUTER</b>		<b>1,000.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>PICTURES</b>		<b>300.00</b>
6. Wearing apparel.		<b>CLOTHING</b>		<b>500.00</b>
7. Furs and jewelry.		<b>WEDDING RING, EARRINGS</b>		<b>2,000.00</b>
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	<b>X</b>			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			

B6B (Official Form 6B) (12/07) -- Cont.

In re **JAMES ANDREW TOWNSEND MELINDA MARIE TOWNSEND**  
Debtors

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1998 JEEP CHEROKEE SPORT</b>		<b>800.00</b>
Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2004 CHRYSLER PACIFICA</b>		<b>4,450.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			

B6B (Official Form 6B) (12/07) -- Cont.

In re JAMES ANDREW TOWNSEND MELINDA MARIE  
TOWNSEND  
Debtors

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			
<u>2</u> continuation sheets attached				<b>Total</b> <b>\$ 14,033.40</b>

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)



B6C (Official Form 6C) (12/07)

In re JAMES ANDREW TOWNSEND MELINDA MARIE TOWNSEND  
Debtors

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875

☐ 11 U.S.C. § 522(b)(2)

☒ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
1998 JEEP CHEROKEE SPORT	735 ILCS 5/12-1001(c)	350.00	800.00
	735 ILCS 5/12-1001(b)	450.00	
2004 CHRYSLER PACIFICA	735 ILCS 5/12-1001(c)	4,450.00	4,450.00
ANTIQUES	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
APPLIANCES	735 ILCS 5/12-1001(b)	600.00	600.00
CHECKING AND SAVINGS, ACCTS AT CITIZENS FIRST NATIONAL BANK: 6251099; 5079799	735 ILCS 5/12-1001(b)	183.40	183.40
FURNITURE	735 ILCS 5/12-1001(b)	2,200.00	2,200.00
MISCELLANEOUS	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
PICTURES	735 ILCS 5/12-1001(b)	116.60	300.00
TV, STEREO, COMPUTER	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
WEDDING RING, EARRINGS	735 ILCS 5/12-1001(b)	1,450.00	2,000.00

B6D (Official Form 6D) (12/07)

In re **JAMES ANDREW TOWNSEND MELINDA MARIE TOWNSEND**

Case No. \_\_\_\_\_

(If known)

Debtors

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 00861881894 FIFTH THIRD BANK PO BOX 740778 CINCINNATI, OH 45274-0778		J	Second Lien on Residence 718 CASEY DR. MINOOKA, IL 60447 VALUE \$220,250.00			X	54,440.08	54,440.08
ACCOUNT NO. 0055482152 WELLS FARGO HOME MORTGAGE P.O. BOX 5296 CAROL STREAM, IL 60197-5296		J	Mortgage 718 CASEY DR. MINOOKA, IL 60447 VALUE \$220,250.00				247,392.08	27,142.08

0 continuation sheets attached

Subtotal >  
(Total of this page)

Total >  
(Use only on last page)

\$ 301,832.16	\$ 81,582.16
\$ 301,832.16	\$ 81,582.16

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6E (Official Form 6E) (12/07)

In re **JAMES ANDREW TOWNSEND MELINDA MARIE TOWNSEND**

Debtors

Case No. \_\_\_\_\_

(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**1 continuation sheets attached**

B6E (Official Form 6E) (12/07) – Cont.

In re JAMES ANDREW TOWNSEND MELINDA MARIE TOWNSEND  
Debtors

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.									<b>\$0.00</b>

Sheet no. 1 of 1 continuation sheets attached to Schedule of  
Creditors Holding Priority Claims

Subtotals >  
(Totals of this page)

\$	<b>0.00</b>	\$	<b>0.00</b>	\$	<b>0.00</b>
\$	<b>0.00</b>				
		\$	<b>0.00</b>	\$	<b>0.00</b>

Total >  
(Use only on last page of the completed  
Schedule E. Report also on the Summary of  
Schedules.)

Total >  
(Use only on last page of the completed  
Schedule E. If applicable, report also on the  
Statistical Summary of Certain Liabilities  
and Related Data.)

B6F (Official Form 6F) (12/07)

In re **JAMES ANDREW TOWNSEND MELINDA MARIE TOWNSEND**  
Debtors

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>0020014109339805231</b>  <b>AMERICAN GENERAL FINANCIAL SERVICES</b> <b>PO BOX 790370</b> <b>ST LOUIS, MO 63179-0370</b>  <b>AMERICAN GENERAL FINANCIAL SERVICES</b> <b>2149 W. JEFFERSON ST.</b> <b>JOLIET, OL 60435-6621</b>  <b>TURK FURNITURE</b> <b>PO BOX 3212</b> <b>EVANSVILLE, IN 47731-3212</b>	<b>J</b>	<b>CREDIT CARD</b>				<b>1,427.07</b>
ACCOUNT NO. <b>74975968459143</b>  <b>BANK OF AMERICA</b> <b>PO BOX 15019</b> <b>WILMINGTON, DE 19886-5019</b>  <b>BANK OF AMERICA</b> <b>PO BOX 15027</b> <b>WILMINGTON, DE 19850-5027</b>	<b>J</b>	<b>CREDIT CARD</b>				<b>14,332.10</b>
ACCOUNT NO. <b>7021271121969635</b>  <b>BEST BUY HSBC RETAIL SERVICES</b> <b>PO BOX 17298</b> <b>BALTIMORE, MD 21297-1298</b>  <b>BEST BUY</b> <b>PO BOX 15521</b> <b>WILMINGTON, DE 19850-5521</b>	<b>J</b>	<b>CREDIT CARD</b>				<b>348.47</b>

4 Continuation sheets attached

Subtotal >	\$ <b>16,107.64</b>
Total >	\$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **JAMES ANDREW TOWNSEND MELINDA MARIE TOWNSEND**  
Debtors

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>00568111791697</b>  <b>CAPITAL ONE</b> <b>PO BOX 105474</b> <b>ATLANTA, GA 30348-5474</b>  <b>CAPITAL ONE</b> <b>PO BOX 30273</b> <b>SALT LAKE CITY, UT 84130-0273</b>	<b>J</b>	<b>CREDIT CARD</b>				<b>10,896.84</b>
ACCOUNT NO. <b>1820000019598933</b>  <b>CHASE</b> <b>PO BOX 15325</b> <b>WILMINGTON, DE 19886-5325</b>  <b>CARDMEMBER SERVICE</b> <b>PO BOX 15153</b> <b>WILMINGTON, DE 19886-5153</b>	<b>J</b>	<b>CREDIT CARD</b>				<b>2,643.29</b>
ACCOUNT NO. <b>4266841207973627</b>  <b>CHASE</b> <b>PO BOX 15153</b> <b>WILMINGTON, DE 19886-5153</b>	<b>J</b>	<b>CREDIT CARD</b>				<b>413.55</b>

Sheet no. 1 of 4 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal >	\$ <b>13,953.68</b>
Total >	\$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **JAMES ANDREW TOWNSEND MELINDA MARIE TOWNSEND**  
Debtors

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>670500710307995</b>	<b>J</b>	<b>CREDIT--LOAN</b>				<b>12,591.55</b>
<b>CITIFINANCIAL</b> <b>PO BOX 70918</b> <b>CHARLOTTE, NC 28272-0918</b>						
<b>CITIFINANCIAL</b> <b>3078 CATON FARM RD.</b> <b>JOLIET, IL 60435</b>						
<b>CITIFINANCIAL</b> <b>PO BOX 6931</b> <b>THE LAKES, NV 88901-6931</b>						
<b>CITIFINANCIAL</b> <b>605 MUNN ROAD</b> <b>PO BOX 70918</b> <b>CHARLOTTE, NC 28272-0918</b>						
ACCOUNT NO. <b>6032590058311720</b>	<b>J</b>	<b>CREDIT CARD</b>				<b>312.15</b>
<b>CITIFINANCIAL RETAIL SERVICES</b> <b>PO BOX 22060</b> <b>TEMPE, AZ 85285-2060</b>						
<b>CITIFINANCIAL RETAIL SERVICES</b> <b>PO BOX 183041</b> <b>COLUMBUS, OH 43218-3041</b>						
ACCOUNT NO. <b>5856372434438294</b>	<b>J</b>	<b>CREDIT CARD</b>				<b>110.60</b>
<b>DRESSBARN WFNNB</b> <b>PO BOX 659704</b> <b>SAN ANTONIO, TX 78265-9704</b>						

Sheet no. 2 of 4 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal >	\$	<b>13,014.30</b>
Total >	\$	

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **JAMES ANDREW TOWNSEND MELINDA MARIE TOWNSEND**  
Debtors

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>5467002409589497</b>  <b>FIFTH THIRD BANK</b> <b>PO BOX 740789</b> <b>CINCINNATI, OH 45274-0789</b>  <b>CUSTOMER SERVICE</b> <b>MD 1MOC2G-4050</b> <b>38 FOUNTAIN SQUARE PLAZA</b> <b>CINCINNATI, OH 45263</b>	<b>J</b>	<b>CREDIT CARD</b>				<b>828.52</b>
ACCOUNT NO. <b>6035320144656335</b>  <b>HOME DEPOT CREDIT SERVICES</b> <b>PROCESSING CENTER</b> <b>DES MOINES, IA 50364-0500</b>  <b>HOME DEPOT CREDIT SERVICES</b> <b>PO BOX 653000</b> <b>DALLAS, TX 75265-3000</b>	<b>J</b>	<b>CREDIT</b>				<b>1,313.00</b>
ACCOUNT NO. <b>0474864519</b>  <b>KOHL'S</b> <b>PAYMENT CENTER</b> <b>PO BOX 2983</b> <b>MILWAUKEE, WI 53201-2983</b>	<b>J</b>	<b>CREDIT CARD</b>				<b>1,834.78</b>
ACCOUNT NO. <b>4210540010011826</b>  <b>VISA</b> <b>PO BOX 4521</b> <b>CAROL STREAM, IL 60197-4521</b>  <b>CUSTOMER SERVICE</b> <b>PO BOX 30495</b> <b>TAMPA, FL 33630</b>	<b>J</b>	<b>CREDIT CARD</b>				<b>12,234.15</b>

Sheet no. 3 of 4 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal >	\$ <b>16,210.45</b>
Total >	\$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)



B6F (Official Form 6F) (12/07) - Cont.

In re **JAMES ANDREW TOWNSEND MELINDA MARIE TOWNSEND**  
Debtors

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>007626153</b>  <b>VON MAUR</b> <b>6565 BRADY ST.</b> <b>DAVENPORT, IA 52806-2054</b>  <b>VON MAUR</b> <b>PO BOX 790298</b> <b>ST. LOUIS, MO</b> <b>63179-0298</b>	<b>J</b>	<b>CREDIT CARD</b>				<b>61.94</b>
ACCOUNT NO. <b>4071100017079280</b>  <b>WELLS FARGO FINANCIAL</b> <b>PO BOX 98791</b> <b>LAS VEGAS, NV 89193-8791</b>  <b>PO BOX 5943</b> <b>SIOUX FALLS, SD 57117-5943</b>	<b>J</b>	<b>CREDIT CARD</b>				<b>7,022.58</b>
ACCOUNT NO. <b>96066158</b>  <b>WELLS FARGO FINANCIAL</b> <b>PO BOX 98784</b> <b>LAS VEGAS, NV 89193-8784</b>  <b>WELLS FARGO FINANCIAL</b> <b>135 SOUTH WEBER RD.</b> <b>BOLINGBROOK, IL 60490-1565</b>	<b>J</b>	<b>CREDIT CARD</b>				<b>98.00</b>

Sheet no. 4 of 4 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal >	\$	<b>7,182.52</b>
Total >	\$	<b>66,468.59</b>

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

James M. Durkee 6296297  
Garretson Law Office  
1802 N. Division St. Suite 201

(815) 941-2825  
Attorney for the Petitioner(s)

UNITED STATES BANKRUPTCY COURT  
Northern District of Illinois

In Re:

Debtor: **JAMES ANDREW TOWNSEND**

Social Security Number: **1311**

Case No:

Chapter **13**

Joint Debtor: **MELINDA MARIE TOWNSEND**

Social Security Number: **1459**

Numbered Listing of Creditors

Creditor name and mailing address	Category of Claim	Amount of Claim
1. <b>AMERICAN GENERAL FINANCIAL SERVICES</b> <b>PO BOX 790370</b> <b>ST LOUIS, MO 63179-0370</b>	<b>Unsecured Claims</b>	<b>\$ 1,427.07</b>
2. <b>BANK OF AMERICA</b> <b>PO BOX 15019</b> <b>WILMINGTON, DE 19886-5019</b>	<b>Unsecured Claims</b>	<b>\$ 14,332.10</b>
3. <b>BEST BUY HSBC RETAIL SERVICES</b> <b>PO BOX 17298</b> <b>BALTIMORE, MD 21297-1298</b>	<b>Unsecured Claims</b>	<b>\$ 348.47</b>
4. <b>CAPITAL ONE</b> <b>PO BOX 105474</b> <b>ATLANTA, GA 30348-5474</b>	<b>Unsecured Claims</b>	<b>\$ 10,896.84</b>
5. <b>CHASE</b> <b>PO BOX 15153</b> <b>WILMINGTON, DE 19886-5153</b>	<b>Unsecured Claims</b>	<b>\$ 413.55</b>

In re: **JAMES ANDREW TOWNSEND**  
**MELINDA MARIE TOWNSEND**

Case No. \_\_\_\_\_

6.	<b>CHASE</b> <b>PO BOX 15325</b> <b>WILMINGTON, DE 19886-5325</b>	<b>Unsecured Claims</b>	<b>\$ 2,643.29</b>
7.	<b>CITIFINANCIAL</b> <b>PO BOX 70918</b> <b>CHARLOTTE, NC 28272-0918</b>	<b>Unsecured Claims</b>	<b>\$ 12,591.55</b>
8.	<b>CITIFINANCIAL RETAIL SERVICES</b> <b>PO BOX 22060</b> <b>TEMPE, AZ 85285-2060</b>	<b>Unsecured Claims</b>	<b>\$ 312.15</b>
9.	<b>DRESSBARN WFNNB</b> <b>PO BOX 659704</b> <b>SAN ANTONIO, TX 78265-9704</b>	<b>Unsecured Claims</b>	<b>\$ 110.60</b>
10.	<b>FIFTH THIRD BANK</b> <b>PO BOX 740778</b> <b>CINCINNATI, OH 45274-0778</b>	<b>Secured Claims</b>	<b>\$ 54,440.08</b>
11.	<b>FIFTH THIRD BANK</b> <b>PO BOX 740789</b> <b>CINCINNATI, OH 45274-0789</b>	<b>Unsecured Claims</b>	<b>\$ 828.52</b>
12.	<b>HOME DEPOT CREDIT SERVICES</b> <b>PROCESSING CENTER</b> <b>DES MOINES, IA 50364-0500</b>	<b>Unsecured Claims</b>	<b>\$ 1,313.00</b>
13.	<b>KOHL'S</b> <b>PAYMENT CENTER</b> <b>PO BOX 2983</b> <b>MILWAUKEE, WI 53201-2983</b>	<b>Unsecured Claims</b>	<b>\$ 1,834.78</b>
14.	<b>VISA</b> <b>PO BOX 4521</b> <b>CAROL STREAM, IL 60197-4521</b>	<b>Unsecured Claims</b>	<b>\$ 12,234.15</b>

In re: **JAMES ANDREW TOWNSEND**  
**MELINDA MARIE TOWNSEND**

Case No. \_\_\_\_\_

15.	<b>VON MAUR</b> <b>6565 BRADY ST.</b> <b>DAVENPORT, IA 52806-2054</b>	<b>Unsecured Claims</b>	<b>\$ 61.94</b>
16.	<b>WELLS FARGO FINANCIAL</b> <b>PO BOX 98784</b> <b>LAS VEGAS, NV 89193-8784</b>	<b>Unsecured Claims</b>	<b>\$ 98.00</b>
17.	<b>WELLS FARGO FINANCIAL</b> <b>PO BOX 98791</b> <b>LAS VEGAS, NV 89193-8791</b>	<b>Unsecured Claims</b>	<b>\$ 7,022.58</b>
18.	<b>WELLS FARGO HOME MORTGAGE</b> <b>P.O. BOX 5296</b> <b>CAROL STREAM, IL 60197-5296</b>	<b>Secured Claims</b>	<b>\$ 247,392.08</b>

In re: **JAMES ANDREW TOWNSEND**  
**MELINDA MARIE TOWNSEND**

Case No. \_\_\_\_\_

(The penalty for making a false statement or concealing property is a fine up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

## DECLARATION

I, **JAMES ANDREW TOWNSEND**, and I, **MELINDA MARIE TOWNSEND**, named as debtors in this case, declare under penalty of perjury that we have read the foregoing Numbered Listing of Creditors, consisting of **3 sheets** (not including this declaration), and that it is true and correct to the best of our information and belief.

Signature: **s/ JAMES ANDREW TOWNSEND**  
**JAMES ANDREW TOWNSEND**

Dated: **1/13/2010**

Signature: **s/ MELINDA MARIE TOWNSEND**  
**MELINDA MARIE TOWNSEND**

Dated: **1/13/2010**

B6G (Official Form 6G) (12/07)

In re: JAMES ANDREW TOWNSEND MELINDA MARIE TOWNSEND  
Debtors

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

B6H (Official Form 6H) (12/07)

In re: JAMES ANDREW TOWNSEND MELINDA MARIE TOWNSEND  
Debtors

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE H - CODEBTORS

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
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In re **JAMES ANDREW TOWNSEND MELINDA MARIE TOWNSEND**

Case No. \_\_\_\_\_

Debtors

(If known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: <b>MARRIED</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
	<b>SON</b>	<b>14</b>
	<b>SON</b>	<b>12</b>
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	<b>ROUTE SALES</b>	<b>CUSTOMER SERVICE</b>
Name of Employer	<b>TURANO BAKING CO.</b>	<b>PHONAK, LLC</b>
How long employed	<b>14 YEARS</b>	<b>18 YEARS</b>
Address of Employer	<b>6501 W. ROOSEVELT RD. BERWYN, IL 60402</b>	<b>4520 WEAVER PARKWAY WARRENVILLE, IL 60555</b>

INCOME: (Estimate of average or projected monthly income at time case filed)

DEBTOR

SPOUSE

1. Monthly gross wages, salary, and commissions  
(Prorate if not paid monthly.)

\$ 5,612.27 \$ 4,060.33

2. Estimate monthly overtime

\$ 0.00 \$ 0.00

3. SUBTOTAL

\$ 5,612.27 \$ 4,060.33

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ 1,156.96 \$ 791.12

b. Insurance

\$ 606.67 \$ 219.35

c. Union dues

\$ 0.00 \$ 0.00

d. Other (Specify)

**401K LOAN 1--WIFE**

\$ 0.00 \$ 173.34

**401K LOAN 2--WIFE**

\$ 0.00 \$ 169.48

**401K LOAN 3--WIFE**

\$ 0.00 \$ 170.39

**401K LOAN--HUSBAND**

\$ 249.03 \$ 0.00

**SHORTAGE**

\$ 21.67 \$ 0.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 2,034.32 \$ 1,523.67

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 3,577.95 \$ 2,536.66

7. Regular income from operation of business or profession or farm  
(Attach detailed statement)

\$ 0.00 \$ 0.00

8. Income from real property

\$ 0.00 \$ 0.00

9. Interest and dividends

\$ 0.00 \$ 0.00

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.

\$ 0.00 \$ 0.00

11. Social security or other government assistance  
(Specify)

\$ 0.00 \$ 0.00

12. Pension or retirement income

\$ 0.00 \$ 0.00

13. Other monthly income

(Specify) \$ 0.00 \$ 0.00



In re JAMES ANDREW TOWNSEND MELINDA MARIE TOWNSEND

Case No. \_\_\_\_\_

Debtors

(If known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

14. SUBTOTAL OF LINES 7 THROUGH 13

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$	<u>0.00</u>	\$	<u>0.00</u>
\$	<u>3,577.95</u>	\$	<u>2,536.66</u>
<u>\$ 6,114.61</u>			

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

**NONE**

B6J (Official Form 6J) (12/07)

In re **JAMES ANDREW TOWNSEND MELINDA MARIE TOWNSEND**  
Debtors

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>2,920.72</u>
a. Are real estate taxes included?      Yes <u>✓</u> No _____		
b. Is property insurance included?      Yes <u>✓</u> No _____		
2. Utilities: a. Electricity and heating fuel	\$	<u>230.00</u>
b. Water and sewer	\$	<u>75.00</u>
c. Telephone	\$	<u>90.00</u>
d. Other <u>CABLE AND INTERNET</u>	\$	<u>80.00</u>
<u>CELL PHONES</u>	\$	<u>115.00</u>
3. Home maintenance (repairs and upkeep)	\$	<u>50.00</u>
4. Food	\$	<u>700.00</u>
5. Clothing	\$	<u>70.00</u>
6. Laundry and dry cleaning	\$	<u>0.00</u>
7. Medical and dental expenses	\$	<u>700.00</u>
8. Transportation (not including car payments)	\$	<u>600.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>10.00</u>
10. Charitable contributions	\$	<u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<u>0.00</u>
b. Life	\$	<u>0.00</u>
c. Health	\$	<u>0.00</u>
d. Auto	\$	<u>110.00</u>
e. Other _____	\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) _____	\$	<u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<u>0.00</u>
b. Other _____	\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others	\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>0.00</u>
17. Other <u>PERSONAL CARE</u>	\$	<u>40.00</u>
<u>VETERINARY CARE/PET FOOD</u>	\$	<u>50.00</u>

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 5,840.72

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

### 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	<u>6,114.61</u>
b. Average monthly expenses from Line 18 above	\$	<u>5,840.72</u>
c. Monthly net income (a. minus b.)	\$	<u>273.89</u>

B6 Summary (Official Form 6 - Summary) (12/07)

**United States Bankruptcy Court  
Northern District of Illinois**

In re **JAMES ANDREW TOWNSEND MELINDA MARIE TOWNSEND**  
Debtors

Case No. \_\_\_\_\_

Chapter **13**

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 220,250.00		
B - Personal Property	YES	3	\$ 14,033.40		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 301,832.16	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	5		\$ 66,468.59	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	2			\$ 6,114.61
J - Current Expenditures of Individual Debtor(s)	YES	2			\$ 5,840.72
TOTAL		19	\$ 234,283.40	\$ 368,300.75	

**United States Bankruptcy Court  
Northern District of Illinois**

In re **JAMES ANDREW TOWNSEND MELINDA MARIE TOWNSEND**  
Debtors

Case No. \_\_\_\_\_  
Chapter **13**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
<b>TOTAL</b>	<b>\$ 0.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	\$ 6,114.61
Average Expenses (from Schedule J, Line 18)	\$ 5,840.72
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20 )	\$ 9,672.60

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 81,582.16
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 66,468.59
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 148,050.75

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re JAMES ANDREW TOWNSEND MELINDA MARIE TOWNSEND  
Debtors

Case No. \_\_\_\_\_  
(If known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 21 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: 1/13/2010

Signature: s/ JAMES ANDREW TOWNSEND  
JAMES ANDREW TOWNSEND  
Debtor

Date: 1/13/2010

Signature: s/ MELINDA MARIE TOWNSEND  
MELINDA MARIE TOWNSEND  
(Joint Debtor, if any)

[If joint case, both spouses must sign]

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT  
Northern District of Illinois

In re: JAMES ANDREW TOWNSEND MELINDA MARIE TOWNSEND  
Debtors

Case No. \_\_\_\_\_  
(If known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
47,074.48	WIFE INCOME 2007	1/1/07-12/31/07
61,940.52	HUSBAND INCOME 2007	1/1/07-12/31/07
63,414.33	HUSBAND INCOME 2008	1/1/08-12/31/08
44,782.67	WIFE INCOME 2008	1/1/08-12/31/08

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
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3. Payments to creditors

**Complete a. or b., as appropriate, and c.**

None ☒ a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None ☒ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATIO	STATUS OR DISPOSITION
---------------------------------	----------------------	-----------------------------	-----------------------

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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#### 5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
--	--	-----------------------------------

## 6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
---------------------------------	-----------------------	---

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND ADDRESS OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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## 7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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## 8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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## 9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
ALLEN CREDIT AND DEBT COUNSELING AGENCY	12/15/09	\$75

Garretson Law Office  
1802 N. Division St. Suite 201

\$3000+\$274 FILING FEE



## 10. Other transfers

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR INTEREST IN PROPERTY
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## 11. Closed financial accounts

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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## 12. Safe deposit boxes

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITOR	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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## 13. Setoffs

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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#### 14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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#### 15. Prior address of debtor

None ☐ If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
1020 LOREN DRIVE JOLIET, IL 60431	JAMES AND MELINDA TOWNSEND	

#### 16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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## 18. Nature, location and name of business

None ☒ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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\* \* \* \* \*

*[if completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 1/13/2010

Signature of Debtor s/ JAMES ANDREW TOWNSEND  
**JAMES ANDREW TOWNSEND**

Date 1/13/2010

Signature of Joint Debtor (if any) s/ MELINDA MARIE TOWNSEND  
**MELINDA MARIE TOWNSEND**

**UNITED STATES BANKRUPTCY COURT  
Northern District of Illinois**

Exhibit "C"

*[If, to the best of the debtor's knowledge, the debtor owns or has possession of property that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety, attach this Exhibit "C" to the petition.]*

In re: **JAMES ANDREW TOWNSEND**  
**MELINDA MARIE TOWNSEND**

Case No.:

Chapter: **13**

Debtor(s)

Exhibit "C" to Voluntary Petition

1. Identify and briefly describe all real or personal property owned by or in possession of the debtor that, to the best of the debtor's knowledge, poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

**N/A**

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2. With respect to each parcel of real property or item of personal property identified in question 1, describe the nature and location of the dangerous condition, whether environmental or otherwise, that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

**N/A**

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B 203  
(12/94)

UNITED STATES BANKRUPTCY COURT  
Northern District of Illinois

In re: JAMES ANDREW TOWNSEND MELINDA MARIE TOWNSEND  
Debtors

Case No. \_\_\_\_\_  
Chapter 13

**DISCLOSURE OF COMPENSATION OF ATTORNEY  
FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>3,000.00</u>
Prior to the filing of this statement I have received	\$	<u>3,000.00</u>
Balance Due	\$	<u>0.00</u>

2. The source of compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☐ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a) Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b) Preparation and filing of any petition, schedules, statement of affairs, and plan which may be required;
- c) Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d) Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e) [Other provisions as needed]

**None**

6. By agreement with the debtor(s) the above disclosed fee does not include the following services:

**None**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: 1/13/2010

/s/ James M. Durkee

James M. Durkee, Bar No. 6296297

Garretson Law Office

Attorney for Debtor(s)

B 201A (Form 201A) (12/09)

**WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2.**

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

**Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.**

B 201B (Form 201B) (12/09)

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re **JAMES ANDREW TOWNSEND**  
**MELINDA MARIE TOWNSEND**  
Debtor

Case No. \_\_\_\_\_

Chapter 13

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)  
UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certificate of the Debtor**

We, the debtors, affirm that we have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

<u><b>JAMES ANDREW TOWNSEND</b></u>	<u><b>Xs/ JAMES ANDREW TOWNSEND</b></u>	<u><b>1/13/2010</b></u>
<u><b>MELINDA MARIE TOWNSEND</b></u>	<u><b>JAMES ANDREW TOWNSEND</b></u>	
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known) _____	<u><b>X s/ MELINDA MARIE TOWNSEND</b></u>	<u><b>1/13/2010</b></u>
	<u><b>MELINDA MARIE TOWNSEND</b></u>	
	Signature of Joint Debtor	Date

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**Instructions:** Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.



UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re **JAMES ANDREW TOWNSEND**  
**MELINDA MARIE TOWNSEND**  
Debtors.

Case No.

Chapter **13**

**STATEMENT OF MONTHLY NET INCOME**

The undersigned certifies the following is the debtor's monthly income .

Income:	Debtor	Joint Debtor
Six months ago	<u>\$2,896.74</u>	<u>\$2,724.05</u>
Five months ago	<u>\$1,921.13</u>	<u>\$2,754.42</u>
Four months ago	<u>\$4,409.96</u>	<u>\$3,930.25</u>
Three months ago	<u>\$2,015.91</u>	<u>\$2,680.86</u>
Two months ago	<u>\$2,802.17</u>	<u>\$2,334.38</u>
Last month	<u>\$4,455.32</u>	<u>\$2,621.72</u>
Income from other sources	<u>\$0.00</u>	<u>\$0.00</u>
Total net income for six months preceding filing	<u>\$ 18,501.23</u>	<u>\$ 17,045.68</u>
<b>Average Monthly Net Income</b>	<u>\$ 3,083.54</u>	<u>\$ 2,840.95</u>

Attached are all payment advices received by the undersigned debtor prior to the petition date, we declare under penalty of perjury that we have read the foregoing statement and that it is true and correct to the best of our knowledge, information, and belief.

Dated: 1/13/2010

s/ JAMES ANDREW TOWNSEND  
**JAMES ANDREW TOWNSEND**

Debtor

s/ MELINDA MARIE TOWNSEND  
**MELINDA MARIE TOWNSEND**

Joint Debtor

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In re:

**JAMES ANDREW TOWNSEND**

**MELINDA MARIE TOWNSEND**

Case No.

Judge: **BRUCE W. BLACK**

**RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN  
CHAPTER 13 DEBTORS AND THEIR ATTORNEYS  
(Model Retention Agreement, revised as of May 1, 2007)**

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure—but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from by their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved the following agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys. By signing this agreement, debtors and their attorneys accept these responsibilities.

***BEFORE THE CASE IS FILED***

**THE DEBTOR AGREES TO:**

1. Discuss with the attorney the debtor's objectives in filing the case.
2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

**THE ATTORNEY AGREES TO:**

1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
6. Advise the debtor of the need to maintain appropriate insurance.

**AFTER THE CASE IS FILED**

**THE DEBTOR AGREES TO:**

1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor will also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
3. Notify the attorney of any change in the debtor's address or telephone number.
4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
9. Supply the attorney with copies of all tax returns filed while the case is pending.

**THE ATTORNEY AGREES TO:**

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.

7. Timely prepare, file, and serve any necessary statements, amended statements and schedules and any change of address, in accordance with information provided by the debtor.
8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
9. Be available to respond to the debtor's questions throughout the term of the plan.
10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
12. Object to improper or invalid claims.
13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
14. Timely respond to motions for relief from stay.
15. Prepare, file, and serve all appropriate motions to avoid liens.
16. Provide any other legal services necessary for the administration of the case.
17. In the event that the case is converted to Chapter 7, provide any other legal services which may be necessary consistent with the attorney's responsibilities under Local Bankruptcy Rule 2090-5, with such additional fees as may be appropriate.

**ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES**

1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a fee of

**\$ 3,000.00**

In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

2. *Early termination of the case.* Fees payable under the provisions set out above are not refundable in the event that the case is dismissed, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If a dismissal is due to such a failure by the attorney, the court may order a refund of fees on motion by the debtor.

3. *Retainers.* The attorney may receive a retainer or other payment before filing the case, but may not receive fees directly from the debtor after the filing of the case. In any application for fees, whether or not requiring an itemization, the attorney shall disclose to the court any fees paid by the debtor prior to the case filing.

4. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.

5. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise not engaging in proper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.

6. *Discharge of the attorney.* The debtor may discharge the attorney at any time.

Date:

**1/13/2010**

Signed:

**s/ JAMES ANDREW TOWNSEND**

**JAMES ANDREW TOWNSEND**

**s/ MELINDA MARIE TOWNSEND**

**MELINDA MARIE TOWNSEND**

Debtor(s)

**/s James M. Durkee**

**James M. Durkee**

Attorney for Debtor(s)

*Do not sign if the fee amount at top of this page is blank.*